



Bank Holding Company Performance Report March 31, 2022—FR BHCPR

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BHC Name [HILLTOP HOLDINGS, INC](#)

City/State [UNIVERSITY PARK, TX](#)

Bank Holding Company Information

Federal Reserve District: [11](#)

Consolidated Assets (\$000): [18,356,956](#)

Peer Group Number: [1](#) Number in Peer Group: [134](#)

Number of Bank Subsidiaries: [1](#)

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[HILLTOP HOLDINGS, INC](#)
[6565 HILLCREST AVENUE](#)

[UNIVERSITY PARK, TX 75205](#)

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BHC Name _____ City/State _____

Summary Ratios

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	18,522,839	17,327,621	17,788,250	16,288,712	14,018,651
Net income (\$000)	22,250	120,345	374,495	447,836	225,291
Number of BHCs in peer group	134	133	130	128	125

	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.17	2.55	19	2.45	2.67	29	2.39	2.60	29	2.61	2.77	34	3.16	3.01	51
+ Non-interest income	4.68	0.97	97	9.62	1.13	99	7.92	1.04	99	10.40	1.21	99	8.61	1.32	99
- Overhead expense	6.19	2.18	98	8.45	2.28	99	7.79	2.17	99	8.95	2.57	99	9.56	2.69	99
- Provision for credit losses	0	0.04	45	-0.12	-0.12	40	-0.33	-0.09	11	0.59	0.51	64	0.05	0.15	23
+ Securities gains (losses)	0	0	74	0	0.01	3	0	0.01	9	0	0.02	37	-0.02	0.01	8
+ Other tax equivalent adjustments	-0.01	0	1	-0.01	0	1	-0.01	0	4	-0.01	0	3	-0.01	0	1
= Pretax net operating income (tax equivalent)	0.65	1.35	10	3.73	1.78	96	2.84	1.66	95	3.47	1.04	99	2.14	1.56	91
Net operating income	0.48	1.03	11	2.78	1.36	97	2.11	1.26	95	2.51	0.81	99	1.61	1.19	88
Net income	0.48	1.02	11	2.78	1.35	97	2.11	1.26	95	2.75	0.82	99	1.61	1.19	88
Net income (Subchapter S adjusted)		1.74			1.78			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.79	2.96	35	3.68	3.18	81	3.22	3.06	58	3.65	3.55	55	4.84	4.41	77
Interest expense	0.45	0.20	91	1.03	0.29	95	0.65	0.25	92	0.82	0.52	81	1.36	1.08	75
Net interest income (tax equivalent)	2.33	2.75	19	2.65	2.88	30	2.57	2.80	31	2.84	3.01	35	3.48	3.33	53
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.01	0.09	34	-0.02	0.16	5	-0.01	0.11	9	0.21	0.27	53	0.06	0.21	29
Earnings coverage of net loan and lease losses (X)	106.63	38.54	81	-277.67	25.70	3	-855.78	39.72	0	31.25	22.91	75	55.35	24.40	87
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.17	1.20	50	1.85	1.49	76	1.16	1.23	45	1.94	1.58	75	0.83	0.83	50
Allowance for loan and lease losses / Total loans and leases	0.97	1.17	28	1.40	1.47	48	0.94	1.20	27	1.42	1.55	44	0.64	0.81	35
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.48	0.47	53	0.95	0.70	73	0.54	0.49	66	0.95	0.71	75	0.57	0.57	52
30-89 days past due loans and leases / Total loans and leases	0.16	0.32	28	0.19	0.33	35	0.13	0.32	25	0.18	0.39	24	0.56	0.43	74
Liquidity and Funding															
Net noncore funding dependence	-15.34	-1.97	13	1.86	-0.51	58	-12.66	-2.33	19	8.76	3.20	71	18.97	14.45	69
Net short-term noncore funding dependence	-18.57	-6.65	12	-3.04	-6.88	62	-15.71	-7.71	25	5.37	-4.76	83	14	3.38	82
Net loans and leases / Total assets	50.94	59.31	24	57.71	60.99	35	51.72	58.67	29	60.98	61.58	41	62.13	63.77	34
Capitalization															
Tier 1 leverage ratio	12.45	9.06	94	13.01	9.15	96	12.58	8.98	94	12.64	9.13	95	12.71	9.76	93
Holding company equity capital / Total assets	13.42	10.29	91	13.68	10.72	87	13.50	10.71	85	13.72	11.16	82	13.86	12.43	68
Total equity capital (including minority interest) / Total assets	13.57	10.40	91	13.83	10.85	88	13.64	10.82	87	13.87	11.29	82	14.03	12.57	69
Common equity tier 1 capital / Total risk-weighted assets	21.24	12.21	97	19.63	12.57	96	21.22	12.42	98	18.97	12.38	94	16.70	12.17	91
Net loans and leases / Equity capital (X)	3.80	5.82	11	4.22	5.73	20	3.83	5.53	18	4.45	5.58	27	4.48	5.21	33
Cash dividends / Net income	53.25	33.45	87	8.20	23.13	20	10.41	28.27	14	7.26	42.30	13	13.15	33.12	17
Cash dividends / Net income (Subchapter S adjusted)		28.47			14.81			3.14			-0.65			-12.02	
Growth Rates															
Assets	3.81	9.35	38	12.58	16.49	47	10.30	10.50	58	11.68	16.68	37	10.88	9.26	69
Equity capital	1.85	4.03	56	13.22	9.13	76	8.55	7.46	68	10.50	6.99	73	7.88	10.49	52
Net loans and leases	-8.37	6.29	6	5.51	7.22	47	-6.44	3.36	14	9.61	9.07	65	14.07	9.10	77
Noncore funding	-22.23	-10.65	33	-28.43	-25.09	50	-26.91	-14.79	32	-4.67	-12.18	58	34.59	6.59	86
Parent Company Ratios															
Short-term debt / Equity capital	0.01	0.49	80	0	0.52	41	0.02	0.57	76	0	0.77	38	0.01	1.02	73
Long-term debt / Equity capital	14.96	11.08	71	15.19	11.33	73	14.64	10.95	72	15.84	13.56	70	8.39	13.04	58
Equity investment in subsidiaries / Equity capital	86.92	103.47	1	89.95	102.85	2	88.58	103.22	2	90.26	102.81	4	91.51	103.22	7
Cash from ops + noncash items + op expense / Op expense + dividends	147.94	125.04	61	156.03	98.58	76	235.66	154.48	80	223.43	147.24	84	230.13	190.27	74

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	90,408	104,277	404,312	433,311	460,465	-13.30	0.51
Income from lease financing receivables.....	0	0	0	0	6		-100.00
Fully taxable income on loans and leases.....	90,368	104,241	404,157	433,182	460,397	-13.31	0.45
Tax-exempt income on loans and leases.....	40	36	155	129	74	11.11	60.00
Estimated tax benefit on income on loans and leases.....	34	25	130	74	43	35.86	161.75
Income on loans and leases (tax equivalent).....	90,442	104,302	404,442	433,385	460,514	-13.29	0.49
Investment interest income (tax equivalent).....	10,190	7,583	34,750	32,308	37,556	34.38	72.04
Interest on balances due from depository institutions.....	1,562	583	3,309	3,095	8,469	167.92	73.17
Interest income on other earning assets.....	17,997	35,002	90,136	79,407	109,736	-48.58	49.38
Total interest income (tax equivalent).....	120,191	147,470	532,637	548,195	616,275	-18.50	10.39
Interest on time deposits of \$250K or more.....	584	2,172	5,896	11,688	14,773	-73.11	-65.11
Interest on time deposits < \$250K.....	521	2,261	5,740	14,939	14,422	-76.96	-47.37
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	3,088	3,308	11,988	20,413	42,314	-6.65	52.42
Interest on other borrowings and trading liabilities.....	12,337	30,484	71,305	67,582	102,014	-59.53	7.74
Interest on subordinated debt and mandatory convertible securities.....	3,016	3,016	12,062	7,707	0	0.00	
Total interest expense.....	19,546	41,241	106,991	122,329	173,523	-52.61	21.10
Net interest income (tax equivalent).....	100,645	106,229	425,646	425,866	442,752	-5.26	8.53
Non-interest income.....	216,580	416,792	1,408,956	1,693,834	1,206,974	-48.04	-20.12
Adjusted operating income (tax equivalent).....	317,225	523,021	1,834,602	2,119,700	1,649,726	-39.35	-12.81
Overhead expense.....	286,491	365,830	1,386,065	1,457,333	1,339,838	-21.69	-10.51
Provision for credit losses.....	115	-5,109	-58,213	96,491	7,206		-93.26
Securities gains (losses).....	13	-92	-76	238	-2,543		
Other tax equivalent adjustments.....	-453	-564	-1,135	-1,687	-1,562		
Pretax net operating income (tax equivalent).....	30,155	161,714	505,648	564,448	300,309	-81.35	-27.06
Applicable income taxes.....	5,815	37,770	117,976	133,071	67,332	-84.60	-61.32
Tax equivalent adjustments.....	201	0	1,576	96	0		
Applicable income taxes (tax equivalent).....	6,016	37,770	119,552	133,167	67,332	-84.07	-59.99
Minority interest.....	1,889	3,599	11,601	21,841	7,686	-47.51	-15.83
Net income before discontinued operations, net of minority interest.....	22,250	120,345	374,495	409,440	225,291	-81.51	-15.83
Discontinued operations, net of applicable income taxes.....	0	0	0	38,396	0		
Net income attributable to holding company.....	22,250	120,345	374,495	447,836	225,291	-81.51	-15.83
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	24,139	123,944	386,096	469,677	232,977	-80.52	-8.24
Investment securities income (tax equivalent).....	10,190	7,583	34,750	32,308	37,556	34.38	72.04
US Treasury and agency securities (excluding mortgage-backed securities).....	190	230	614	1,292	3,381	-17.39	-68.12
Mortgage-backed securities.....	8,631	6,012	28,384	26,191	27,293	43.56	194.37
All other securities.....	1,369	1,341	5,752	4,825	6,882	2.09	-42.84
Cash dividends declared.....	11,849	9,865	38,978	32,524	29,627	20.11	104.22
Common.....	11,849	9,865	38,978	32,524	29,627	20.11	104.22
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.60	2.75	35	3.40	2.96	78	2.99	2.85	60	3.37	3.27	57	4.40	4	77
Less: Interest expense	0.42	0.19	90	0.95	0.27	95	0.60	0.23	92	0.75	0.48	80	1.24	0.98	73
Equals: Net interest income (tax equivalent)	2.17	2.55	19	2.45	2.67	29	2.39	2.60	29	2.61	2.77	34	3.16	3.01	51
Plus: Non-interest income	4.68	0.97	97	9.62	1.13	99	7.92	1.04	99	10.40	1.21	99	8.61	1.32	99
Equals: adjusted operating income (tax equivalent)	6.85	3.56	95	12.07	3.87	99	10.31	3.70	97	13.01	4.04	99	11.77	4.41	98
Less: Overhead expense	6.19	2.18	98	8.45	2.28	99	7.79	2.17	99	8.95	2.57	99	9.56	2.69	99
Less: Provision for credit losses	0	0.04	45	-0.12	-0.12	40	-0.33	-0.09	11	0.59	0.51	64	0.05	0.15	23
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	50	0	0	96	0	0	93	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	74	0	0.01	3	0	0.01	8	0	0.02	36	-0.02	0.01	8
Plus: other tax equivalent adjustments	-0.01	0	1	-0.01	0	1	-0.01	0	4	-0.01	0	3	-0.01	0	1
Equals: Pretax net operating income (tax equivalent)	0.65	1.35	10	3.73	1.78	96	2.84	1.66	95	3.47	1.04	99	2.14	1.56	91
Less: Applicable income taxes (tax equivalent)	0.13	0.31	11	0.87	0.40	97	0.67	0.38	93	0.82	0.23	99	0.48	0.36	83
Less: Minority interest	0.04	0	97	0.08	0	96	0.07	0	94	0.13	0	97	0.05	0	94
Equals: Net operating income	0.48	1.03	11	2.78	1.36	97	2.11	1.26	95	2.51	0.81	99	1.61	1.19	88
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0.24	0	98	0	0	50
Equals: Net income	0.48	1.02	11	2.78	1.35	97	2.11	1.26	95	2.75	0.82	99	1.61	1.19	88
Memo: Net income (last four quarters)	1.53	1.17	84	3.06	1.07	99	2.11	1.26	95	2.75	0.82	99	1.61	1.19	88
Net income—BHC and noncontrolling (minority) interest	0.52	1.04	11	2.86	1.37	97	2.17	1.27	94	2.88	0.83	99	1.66	1.20	91
Margin Analysis															
Average earning assets / Average assets	93.16	93.16	54	92.59	93.08	44	93.05	93.08	50	92.09	92.32	45	90.83	91.05	46
Average interest-bearing funds / Average assets	51.17	60.43	14	51.59	62.97	8	51.16	61.99	11	54.75	64.06	14	54.56	65.57	12
Interest income (tax equivalent) / Average earning assets	2.79	2.96	35	3.68	3.18	81	3.22	3.06	58	3.65	3.55	55	4.84	4.41	77
Interest expense / Average earning assets	0.45	0.20	91	1.03	0.29	95	0.65	0.25	92	0.82	0.52	81	1.36	1.08	75
Net interest income (tax equivalent) / Average earning assets	2.33	2.75	19	2.65	2.88	30	2.57	2.80	31	2.84	3.01	35	3.48	3.33	53
Yield or Cost															
Total loans and leases (tax equivalent)	3.89	3.88	56	4.08	4.05	57	4.07	4.01	59	4.37	4.27	62	5.36	5.09	74
Interest-bearing bank balances	0.22	0.18	80	0.17	0.10	94	0.17	0.14	83	0.30	0.27	63	2.21	2.04	61
Federal funds sold and reverse repos	0	0.28	20	0	0.26	21	0	0.25	19	0	0.68	12	0	2.44	9
Trading assets	5.45	0.43	95	2.97	0.39	96	3.58	0.45	95	3.36	0.60	93	4.57	0.99	94
Total earning assets	2.77	2.93	37	3.66	3.15	82	3.20	3.04	59	3.64	3.51	56	4.83	4.36	79
Investment securities (tax equivalent)	1.63	1.78	33	1.61	1.84	34	1.63	1.77	43	2.11	2.25	35	2.67	2.76	45
US Treasury and agency securities (excluding mortgage-backed securities)	1.12	1.09	56	1.20	1.30	45	1.03	1.14	42	1.73	1.75	54	2.52	2.32	71
Mortgage-backed securities	1.50	1.67	32	1.32	1.60	27	1.40	1.57	36	1.96	2.05	37	2.50	2.61	35
All other securities	5.04	2.75	92	4.56	2.93	88	5.02	2.81	91	3.84	3.24	76	4.69	4.06	78
Interest-bearing deposits	0.14	0.16	51	0.28	0.26	62	0.20	0.21	56	0.46	0.53	46	0.88	1.10	32
Time deposits of \$250K or more	0.54	0.48	61	1.23	0.82	85	1.01	0.66	83	1.61	1.42	66	2.12	1.96	59
Time deposits < \$250K	0.40	0.44	48	0.91	0.78	65	0.74	0.62	66	1.33	1.36	48	1.95	1.82	55
Other domestic deposits	0.17	0.13	71	0.22	0.17	70	0.19	0.15	70	0.37	0.36	57	0.93	0.93	52
Foreign deposits		0.14			0.13			0.14			0.42			1.19	
Federal funds purchased and repos	0.26	0.16	80	0.36	0.18	87	0.32	0.17	87	0.89	0.62	79	2.48	1.86	78
Other borrowed funds and trading liabilities	0.85	1.14	36	0.43	1.38	20	0.71	1.27	31	0.52	1.50	10	0.94	2.38	5
All interest-bearing funds	0.82	0.31	94	1.85	0.42	99	1.18	0.37	94	1.37	0.74	90	2.27	1.49	86

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____

City/State _____

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	216,580	416,792	1,408,956	1,693,834	1,206,974
Fiduciary activities income	3,174	2,376	10,998	9,804	10,255
Service charges on deposit accounts - domestic	4,469	4,023	16,866	14,845	15,170
Trading revenue	-5,527	30,873	76,301	204,610	151,295
Investment banking fees and commissions	66,851	66,009	296,270	274,047	241,529
Insurance activities revenue	0	0	0	0	140,872
Venture capital revenue	1,138	13	52	29	54
Net servicing fees	17,985	59,680	138,946	168,983	24,652
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	125,111	249,603	845,637	1,005,883	610,375
Other non-interest income	3,379	4,215	23,886	15,633	12,772
Total overhead expenses	286,491	365,830	1,386,065	1,457,333	1,339,838
Personnel expense	200,019	270,353	1,007,235	1,059,645	856,265
Net occupancy expense	22,384	21,929	89,877	95,204	98,954
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	1,051	1,329	5,081	6,301	7,850
Other operating expenses	63,037	72,219	283,872	296,183	376,769
Fee income on mutual funds and annuities	4,278	3,266	16,680	15,466	24,515
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	4,793	4,941	4,889	4,886	4,919
Average personnel expense per employee	41.73	54.72	206.02	216.87	174.07
Average assets per employee	3,864.56	3,506.91	3,638.42	3,333.75	2,849.90

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	1.98	2.26	52	0.78	2.10	35	1.18	2.17	44	0.91	2.02	40	2.03	2.72	47
Overhead expenses / Net Interest Income + non-interest income	90.50	61.09	96	70.02	59.31	88	75.66	59.28	94	68.81	62.28	78	81.29	61.29	92
Percent of Average Assets															
Total overhead expense	6.19	2.18	98	8.45	2.28	99	7.79	2.17	99	8.95	2.57	99	9.56	2.69	99
Personnel expense	4.32	1.21	99	6.24	1.28	99	5.66	1.21	99	6.51	1.30	99	6.11	1.41	99
Net occupancy expense	0.48	0.23	97	0.51	0.24	97	0.51	0.23	97	0.58	0.26	98	0.71	0.28	98
Other operating expenses	1.38	0.71	90	1.70	0.73	95	1.62	0.72	92	1.86	0.94	87	2.74	0.97	97
Overhead less non-interest income	1.51	1.18	79	-1.18	1.10	1	-0.13	1.10	5	-1.45	1.25	0	0.95	1.32	25
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	90.31	60.59	96	69.95	58.69	88	75.55	58.83	95	68.75	61.82	79	81.22	60.64	92
Personnel expense	63.05	33.94	98	51.69	33.28	98	54.90	32.93	99	49.99	32.36	98	51.90	32.39	98
Net occupancy expense	7.06	6.43	60	4.19	6.42	21	4.90	6.23	29	4.49	6.58	17	6	6.52	40
Other operating expenses	20.20	19.35	62	14.06	18.45	20	15.75	19.18	23	14.27	22.28	10	23.31	21.20	74
Total non-interest income	68.27	26.24	93	79.69	28.42	96	76.80	27.67	95	79.91	28.83	94	73.16	29.23	92
Fiduciary activities income	1	2.31	42	0.45	2.15	33	0.60	2.20	37	0.46	2.09	34	0.62	1.97	39
Service charges on domestic deposit accounts	1.41	3.51	20	0.77	3.21	12	0.92	3.27	15	0.70	3.27	10	0.92	3.88	16
Trading revenue	-1.74	0.53	5	5.90	0.97	92	4.16	0.62	91	9.65	1.28	93	9.17	1.18	93
Investment banking fees and commissions	21.07	2.33	97	12.62	2.51	91	16.15	2.58	94	12.93	2.46	91	14.64	3.54	89
Insurance activities revenue	0	0.38	16	0	0.38	11	0	0.36	11	0	0.41	11	8.54	0.47	96
Venture capital revenue	0.36	0.02	93	0	0.02	90	0	0.04	87	0	0.01	86	0	0.02	84
Net servicing fees	5.67	1.49	87	11.41	0.99	96	7.57	0.60	96	7.97	0.01	99	1.49	0.28	92
Net securitization income	0	0	48	0	0.01	45	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	39.44	1.74	99	47.72	3.74	99	46.09	3.30	99	47.45	3.92	99	37	1.86	99
Other non-interest income	1.07	8.92	2	0.81	8.65	1	1.30	9.27	1	0.74	9.65	1	0.77	10.04	0
Overhead less non-interest income	22.04	33.42	20	-9.74	29.66	3	-1.25	30.52	5	-11.16	31.93	4	8.05	31.06	10
Applicable income taxes / Pretax net operating income (tax equivalent)	19.28	20.83	33	23.36	21.04	71	23.33	21.18	76	23.58	18.63	84	22.42	20.56	64
Applicable income tax + TE / Pretax net operating income + TE	19.95	22.92	16	23.36	22.74	60	23.64	22.67	68	23.59	21.18	69	22.42	23.23	40

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Assets

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	7,086,991	7,221,348	7,117,131	7,381,079	6,838,467	-1.86	36.74
Commercial and industrial loans	1,052,256	1,449,277	1,037,474	1,465,086	1,119,660	-27.39	-3.21
Loans to individuals	23,090	26,493	26,844	28,679	40,034	-12.84	-35.23
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	23,830	23,200	23,424	24,490	29,988	2.72	-42.35
Other loans and leases	1,255,730	1,629,325	1,553,221	1,582,193	1,459,612	-22.93	25.37
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	9,441,897	10,349,643	9,758,094	10,481,527	9,487,761	-8.77	28.48
Less: Allowance for loan and lease losses	91,185	144,499	91,352	149,044	61,136	-36.90	63.09
Net loans and leases	9,350,712	10,205,144	9,666,742	10,332,483	9,426,625	-8.37	28.22
Debt securities that reprice or mature in over 1 year	2,017,952	1,752,166	2,117,885	1,512,349	1,294,772	15.17	149.86
Mutual funds and equity securities	225	189	250	140	20,007	19.05	-98.89
Subtotal	11,368,889	11,957,499	11,784,877	11,844,972	10,741,404	-4.92	40.00
Interest-bearing bank balances	2,866,280	1,692,218	2,917,471	1,112,974	426,785	69.38	440.40
Federal funds sold and reverse repos	257,374	106,738	118,647	80,705	59,425	141.13	87.00
Debt securities that reprice or mature within 1 year	397,495	263,328	280,367	261,800	89,946	50.95	49.99
Trading assets	558,656	633,204	679,262	792,614	711,966	-11.77	49.65
Total earning assets	15,448,694	14,652,987	15,780,624	14,093,065	12,029,526	5.43	63.88
Non-interest-bearing cash and due from depository institutions	148,940	145,664	127,407	239,943	215,610	2.25	-18.13
Premises, fixed assets, and leases	285,224	309,121	319,764	310,698	346,129	-7.73	91.42
Other real estate owned	2,175	19,899	2,833	21,289	18,202	-89.07	-95.64
Investment in unconsolidated subsidiaries	17,557	21,987	19,993	21,710	22,136	-20.15	6.52
Intangible and other assets	2,454,366	2,533,179	2,438,459	2,257,559	2,540,845	-3.11	-2.37
Total assets	18,356,956	17,682,837	18,689,080	16,944,264	15,172,448	3.81	48.78
Quarterly average assets	18,522,839	17,327,621	18,258,325	16,968,000	14,658,902	6.90	52.92
Average loans and leases (YTD)	9,307,046	10,218,969	9,939,584	9,922,439	8,584,837	-8.92	31.18
Memoranda							
Loans held-for-sale	1,643,994	2,538,986	1,878,190	2,788,386	2,106,361	-35.25	23.66
Loans not held-for-sale	7,797,903	7,810,657	7,879,904	7,693,141	7,381,400	-0.16	29.55
Real estate loans secured by 1-4 family	3,010,120	3,252,368	3,149,885	3,372,637	2,817,162	-7.45	54.27
Commercial real estate loans	3,991,847	3,898,261	3,881,559	3,935,082	3,957,768	2.40	26.16
Construction and land development	971,137	854,045	924,517	874,539	1,020,783	13.71	25.47
Multifamily	188,099	240,086	164,684	232,374	322,595	-21.65	-44.13
Nonfarm nonresidential	2,832,611	2,804,130	2,792,358	2,828,169	2,614,390	1.02	37.94
Real estate loans secured by farmland	85,024	70,719	85,687	73,360	63,537	20.23	25.75
Total investment securities	2,415,672	2,015,683	2,398,502	1,774,289	1,404,725	19.84	121.03
U.S. Treasury securities	24,470	0	14,862	0	10,057		-75.96
US agency securities (excluding mortgage-backed securities)	42,869	77,163	44,133	82,806	109,595	-44.44	-69.85
Municipal securities	107,124	119,388	113,622	117,987	110,254	-10.27	-11.76
Mortgage-backed securities	2,240,984	1,818,943	2,225,635	1,573,356	1,108,006	23.20	256.39
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	46,806		-100.00
Mutual funds and equity securities	225	189	250	140	20,007	19.05	-98.89
Available-for-sale securities	1,462,340	1,715,406	2,130,568	1,462,205	998,392	-14.75	93.55
U.S. Treasury securities	24,470	0	14,862	0	10,057		-75.96
US agency securities (excluding mortgage-backed securities)	42,869	77,163	44,133	82,806	85,575	-44.44	-57.84
Municipal securities	40,139	49,193	45,562	47,342	41,242	-18.41	-49.86
Mortgage-backed securities	1,354,862	1,589,050	2,026,011	1,332,057	814,712	-14.74	262.94
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	46,806		-100.00
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-4,073	11,314	8,612	14,727	2,604		
Available-for-sale securities appreciation (depreciation)	-64,274	-22	-18,067	26,286	14,181		
Structured notes, fair value	0	0	0	0	0		-100.00
Pledged securities	842,730	741,455	811,525	723,133	587,967	13.66	8.92

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	710,947	477,488	550,263	425,178	627,853	48.89	-68.72
NOW, ATS and transaction accounts	1,407,110	1,150,579	1,481,438	1,190,627	684,199	22.30	-12.79
Time deposits less brokered deposits < \$250K	321,009	287,578	339,604	346,553	759,949	11.63	-35.16
MMDA and other savings accounts	9,613,752	8,538,438	9,808,147	7,795,795	6,184,310	12.59	326.06
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	12,052,818	10,454,083	12,179,452	9,758,153	8,256,311	15.29	81.57
Time deposits of \$250K or more	416,009	645,825	443,327	763,156	740,426	-35.58	-25.17
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	454,995	282,272	363,472	418,181	693,750	61.19	-4.67
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	354,559	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	77,908	455,497	540,988	319,361	815,068	-82.90	-79.55
Other borrowings w/remaining maturity over 1 year	275,830	268,748	280,941	273,737	332,858	2.64	21.18
Brokered deposits < \$250K	197,875	632,871	195,298	721,010	35,477	-68.73	45.51
Noncore funding	1,777,176	2,285,213	1,824,026	2,495,445	2,617,579	-22.23	-0.03
Trading liabilities	115,433	119,494	101,544	125,848	50,218	-3.40	-19.95
Subordinated notes and debentures + trust preferred securities	197,144	263,891	197,076	263,827	67,012	-25.29	194.19
Other liabilities	1,723,790	2,114,141	1,837,779	1,950,344	2,052,532	-18.46	-5.40
Total liabilities	15,866,361	15,236,822	16,139,877	14,593,617	13,043,652	4.13	51.84
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	794	823	790	822	906	-3.52	-19.31
Common surplus	1,275,649	1,319,518	1,274,446	1,317,929	1,445,233	-3.32	-18.77
Retained earnings	1,267,415	1,094,727	1,257,014	986,792	644,860	15.77	304.67
Accumulated other comprehensive income	-80,565	3,486	-10,219	17,763	11,419		
Other equity capital components	640	631	637	633	621	1.43	7.93
Total holding company equity capital	2,463,933	2,419,185	2,522,668	2,323,939	2,103,039	1.85	30.64
Noncontrolling (minority) interest in subsidiaries	26,662	26,830	26,535	26,708	25,757	-0.63	705.74
Total equity capital, including minority interest	2,490,595	2,446,015	2,549,203	2,350,647	2,128,796	1.82	31.83
Total liabilities and capital	18,356,956	17,682,837	18,689,080	16,944,264	15,172,448	3.81	48.78
Memoranda							
Non-interest-bearing deposits	4,694,592	4,031,181	4,577,183	3,612,384	2,769,556	16.46	106.55
Interest-bearing deposits	7,972,110	7,701,598	8,240,894	7,629,935	6,262,658	3.51	57.65
Total deposits	12,666,702	11,732,779	12,818,077	11,242,319	9,032,214	7.96	72.81
Long-term debt that reprices within 1 year	0	67,012	0	67,012	27,500	-100.00	-100.00
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,522,668	2,323,939	2,323,939	2,103,039	1,949,470		
Accounting restatements	0	0	0	-5,691	1,393		
Net income	22,250	120,345	374,495	447,836	225,291		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	5,266	-209	-106,102	-193,989	-61,569		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	11,849	9,865	38,978	32,524	29,627		
Change in other comprehensive income	-70,346	-14,277	-27,982	6,344	20,046		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	-4,056	-748	-2,704	-1,076	-1,965		
Holding company equity capital, ending balance	2,463,933	2,419,185	2,522,668	2,323,939	2,103,039		

BHC Name

City/State

Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	38.61	37.11	52	40.84	36.10	58	38.08	36.25	49	43.56	36.22	62	45.07	37.78	61
Commercial and industrial loans	5.73	10.78	20	8.20	13.88	19	5.55	10.76	19	8.65	13.52	24	7.38	12.02	26
Loans to individuals	0.13	3.61	14	0.15	3.42	13	0.14	3.36	14	0.17	3.40	14	0.26	4.20	17
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.02	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans	0.13	0.17	68	0.13	0.19	67	0.13	0.18	67	0.14	0.19	67	0.20	0.24	71
Other loans and leases	6.84	4.19	75	9.21	4.29	85	8.31	4.47	77	9.34	4.63	82	9.62	5.01	84
Net loans and leases	50.94	59.31	24	57.71	60.99	35	51.72	58.67	29	60.98	61.58	41	62.13	63.77	34
Debt securities over 1 year	10.99	19.47	20	9.91	16.70	21	11.33	19.46	22	8.93	15.55	20	8.53	14.60	16
Mutual funds and equity securities	0	0.06	27	0	0.06	32	0	0.06	30	0	0.05	31	0.13	0.06	79
Subtotal	61.93	80.04	8	67.62	78.43	13	63.06	79.22	9	69.91	78.16	17	70.80	79.65	19
Interest-bearing bank balances	15.61	7.18	88	9.57	9.08	58	15.61	8.50	83	6.57	7.51	45	2.81	3.06	57
Federal funds sold and reverse repos	1.40	0.55	85	0.60	0.50	80	0.63	0.54	77	0.48	0.82	79	0.39	1.57	73
Debt securities 1 year or less	2.17	1.65	67	1.49	1.59	60	1.50	1.56	62	1.55	1.68	59	0.59	1.91	31
Trading assets	3.04	0.52	91	3.58	0.56	92	3.63	0.49	91	4.68	1.01	89	4.69	1.19	85
Total earning assets	84.16	91.28	2	82.87	91.48	2	84.44	91.77	3	83.17	91.05	3	79.29	89.53	4
Non-interest cash and due from depository institutions	0.81	0.96	38	0.82	1	39	0.68	0.82	35	1.42	1.07	80	1.42	1.14	73
Other real estate owned	0.01	0.01	68	0.11	0.02	94	0.02	0.01	74	0.13	0.02	96	0.12	0.03	93
All other assets	15.03	7.70	97	16.31	7.44	97	14.88	7.35	96	15.41	7.82	95	19.29	9.27	95
Memoranda															
Short-term investments	19.18	10.28	84	11.66	11.92	57	17.75	11.47	80	8.59	11.17	46	3.80	7.63	44
U.S. Treasury securities	0.13	1.80	29	0	0.98	13	0.08	1.47	32	0	0.84	17	0.07	1.03	42
US agency securities (excluding mortgage-backed securities)	0.23	0.79	45	0.44	0.73	54	0.24	0.82	43	0.49	0.63	58	0.72	0.54	67
Municipal securities	0.58	1.72	47	0.68	1.77	46	0.61	1.73	46	0.70	1.69	46	0.73	1.34	50
Mortgage-backed securities	12.21	14.04	42	10.29	12.38	44	11.91	14.14	40	9.29	11.75	41	7.30	11.44	25
Asset-backed securities	0	0.56	22	0	0.35	25	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities	0	0.55	8	0	0.46	8	0	0.53	8	0	0.42	10	0.31	0.39	62
Loans held-for-sale	8.96	0.40	97	14.36	0.46	98	10.05	0.55	96	16.46	0.52	98	13.88	0.39	98
Loans held for investment	42.48	59.15	12	44.17	61.15	11	42.16	58.06	14	45.40	61.72	13	48.65	63.50	16
Real estate loans secured by 1-4 family	16.40	11.67	76	18.39	11.69	78	16.85	11.46	77	19.90	11.91	86	18.57	13.29	71
Revolving	0.02	1.40	11	0.02	1.51	11	0.02	1.42	11	0.02	1.66	12	0.03	2.07	13
Closed-end, secured by first liens	16.36	9.94	83	18.34	9.76	86	16.81	9.67	84	19.85	9.81	89	18.50	10.69	84
Closed-end, secured by junior liens	0.02	0.17	21	0.03	0.21	20	0.03	0.17	24	0.03	0.22	22	0.04	0.28	24
Commercial real estate loans	21.75	23.42	46	22.05	22.27	47	20.77	22.69	45	23.22	22.22	48	26.09	22.23	52
Construction and land development	5.29	3.49	73	4.83	3.32	70	4.95	3.34	70	5.16	3.40	75	6.73	3.44	81
Multifamily	1.02	3.52	24	1.36	3.21	29	0.88	3.57	21	1.37	3.12	31	2.13	3.01	45
Nonfarm nonresidential	15.43	15.11	53	15.86	14.77	51	14.94	14.57	52	16.69	14.72	54	17.23	14.69	57
Real estate loans secured by farmland	0.46	0.33	73	0.40	0.33	69	0.46	0.30	70	0.43	0.33	70	0.42	0.36	69

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	75.06	61.87	68	69.77	57.91	69	72.94	61.05	64	70.42	57.15	72	72.08	57.46	69
Real estate loans secured by 1-4 family	31.88	20.07	84	31.42	19.43	85	32.28	19.86	84	32.18	19.43	87	29.69	20.75	80
Revolving	0.03	2.35	10	0.04	2.45	8	0.03	2.43	9	0.04	2.64	11	0.05	3.15	12
Closed-end	31.85	17.49	86	31.39	16.76	87	32.25	17.24	88	32.14	16.59	89	29.64	17.39	87
Commercial real estate loans	42.28	38.39	54	37.67	35.36	52	39.78	37.86	49	37.54	34.63	51	41.71	33.52	61
Construction and land development	10.29	5.82	80	8.25	5.29	76	9.47	5.65	79	8.34	5.26	75	10.76	5.09	84
1-4 family	2.37	1.29	77	1.74	1.05	76	2.14	1.18	75	1.67	0.93	73	2.59	0.94	84
Other	7.92	4.49	80	6.51	4.21	73	7.34	4.40	76	6.67	4.19	77	8.17	4.02	84
Multifamily	1.99	5.66	22	2.32	5.08	29	1.69	5.78	19	2.22	4.96	29	3.40	4.69	45
Nonfarm nonresidential	30	25	61	27.09	23.47	56	28.62	24.56	59	26.98	22.93	58	27.56	22.15	61
Owner-occupied	12.80	8.44	74	12.27	7.93	76	12.58	8.29	74	12.14	7.68	76	12.94	7.72	81
Other	17.20	16.32	53	14.82	15.25	47	16.04	15.94	50	14.84	14.95	46	14.62	14.34	51
Real estate loans secured by farmland	0.90	0.59	74	0.68	0.56	70	0.88	0.54	72	0.70	0.54	71	0.67	0.55	70
Loans to depository institutions and acceptances of other banks	0	0.03	34	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	11.14	18.81	22	14	23.16	19	10.63	18.86	20	13.98	22.17	19	11.80	19.53	24
Loans to individuals	0.24	6.52	15	0.26	6.02	13	0.28	6.24	15	0.27	6.13	13	0.42	7.13	13
Credit card loans	0	0.51	21	0	0.50	22	0	0.53	22	0	0.65	22	0	0.81	21
Agricultural loans	0.25	0.31	68	0.22	0.33	67	0.24	0.34	67	0.23	0.32	67	0.32	0.37	71
Other loans and leases	13.30	8.03	74	15.74	8.05	80	15.92	8.75	78	15.10	9.09	74	15.38	9.85	76
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	300.66	395.39	34	308.23	382.51	38	303.51	391.81	35	329.99	381.27	39	362.96	391.26	41
Real estate loans secured by 1-4 family	127.70	125.02	55	138.82	124.29	60	134.33	126.06	59	150.78	125.03	63	149.52	138.18	55
Revolving	0.14	14.84	10	0.16	16.14	9	0.13	15.44	9	0.18	17.42	11	0.24	21.26	12
Closed-end	127.56	108.83	68	138.66	106.79	68	134.19	108.85	72	150.60	106.14	75	149.28	115.20	70
Commercial real estate loans	169.35	249.33	30	166.39	237.40	33	165.53	245.88	30	175.93	234.65	35	210.06	229.44	45
Construction and land development	41.20	36.95	58	36.45	35.26	54	39.43	35.95	57	39.10	35.62	60	54.18	34.95	72
1-4 family	9.48	8.02	64	7.69	6.84	63	8.90	7.42	64	7.85	6.34	63	13.03	6.61	75
Other	31.72	28.49	54	28.77	28.01	52	30.52	28.11	55	31.25	28.16	57	41.15	27.32	72
Multifamily	7.98	37.99	17	10.25	34.02	21	7.02	38.66	15	10.39	32.74	22	17.12	31.04	39
Nonfarm nonresidential	120.17	160.85	32	119.69	157.71	35	119.08	158.05	34	126.44	155.06	37	138.76	152.10	45
Owner-occupied	51.26	53.96	54	54.20	52.99	54	52.34	52.99	54	56.88	52.37	57	65.16	53.07	62
Other	68.91	105.37	30	65.49	102.29	29	66.74	102.54	30	69.56	100.54	34	73.60	97.41	41
Real estate loans secured by farmland	3.61	3.46	68	3.02	3.50	66	3.65	3.22	66	3.28	3.44	68	3.37	3.60	67
Loans to depository institutions and acceptances of other banks	0	0.18	34	0	0.18	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	44.64	113.45	14	61.86	145.22	12	44.24	114.45	14	65.50	139.91	15	59.43	122.02	20
Loans to individuals	0.98	36.67	11	1.13	35.91	10	1.14	34.55	11	1.28	37.47	12	2.12	43.51	12
Credit card loans	0	2.64	22	0	2.59	22	0	2.77	23	0	3.30	22	0	4.34	21
Agricultural loans	1.01	1.66	65	0.99	1.94	63	1	1.86	63	1.09	1.88	67	1.59	2.18	70
Other loans and leases	53.27	47.86	65	69.55	47.52	69	66.24	51.06	69	70.74	49.54	69	77.47	52.44	70
Supplemental															
Non-owner occupied CRE loans / Gross loans	30.27	30.57	48	26.04	27.81	47	28	30.07	45	26.28	27.32	47	29.87	26.45	53
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	121.24	198.65	29	115.05	185.94	28	116.53	195.33	28	123.14	183.76	32	150.43	178.57	41
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	172.50	256.17	30	169.25	243.39	31	168.87	252.85	30	180.02	240.85	34	215.59	236.10	45

BHC Name

City/State

Liquidity and Funding

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	19.18	10.28	84	11.66	11.92	57	17.75	11.47	80	8.59	11.17	46	3.80	7.63	44
Liquid assets	33.44	28.10	68	25.30	27.16	44	32.78	29.03	60	22.91	26.22	45	17.41	22.44	45
Investment securities	13.16	21.67	22	11.40	18.78	21	12.83	21.63	20	10.47	17.85	20	9.26	16.99	15
Net loans and leases	50.94	59.31	24	57.71	60.99	35	51.72	58.67	29	60.98	61.58	41	62.13	63.77	34
Net loans, leases and standby letters of credit	51.52	60.12	22	58.19	61.79	33	52.24	59.49	27	61.52	62.48	41	62.73	64.84	33
Core deposits	65.66	76.85	15	59.12	73.69	16	65.17	75.71	16	57.59	70.67	18	54.42	63.09	24
Noncore funding	9.68	9.46	66	12.92	11.95	69	9.76	10.30	62	14.73	14.13	65	17.25	19.36	56
Time deposits of \$250K or more	2.27	1.46	82	3.65	1.96	84	2.37	1.58	77	4.50	2.11	89	4.88	2.94	82
Foreign deposits	0	0.32	39	0	0.34	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	2.48	1.11	81	1.60	1.22	73	1.94	1.23	77	2.47	1.47	78	4.57	1.94	80
Secured federal funds purchased	0	0	50	0	0	48	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	1.08	0.44	77	0.99	0.60	67	1.31	0.54	77	1.99	0.54	84	4.18	0.48	95
Commercial paper	1.93	0.02	98	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	0.42	1.03	50	2.58	1.11	81	2.89	1	87	1.88	1.24	72	5.37	3.01	77
Earning assets that reprice within 1 year	64.79	36.68	95	56.67	38.67	89	61.99	37.37	92	52.52	39.38	83	48.58	39.29	79
Interest-bearing liabilities that reprice within 1 year	20.71	6.16	91	10.59	7.73	76	21.36	6.39	92	12.22	8.20	78	9.90	10.19	61
Long-term debt that reprices within 1 year	0	0.22	32	0.38	0.28	78	0	0.26	30	0.40	0.47	71	0.18	0.96	55
Net assets that reprice within 1 year	44.08	29.01	83	45.70	29.49	87	40.63	29.65	77	39.91	29.11	75	38.50	26.63	83
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-15.34	-1.97	13	1.86	-0.51	58	-12.66	-2.33	19	8.76	3.20	71	18.97	14.45	69
Net short-term noncore funding dependence	-18.57	-6.65	12	-3.04	-6.88	62	-15.71	-7.71	25	5.37	-4.76	83	14	3.38	82
Short-term investment / Short-term noncore funding	249.90	265.83	61	121.42	246.74	32	226.35	273.46	54	69.56	184.19	20	27.67	77.77	36
Liquid assets - short-term noncore funding / Nonliquid assets	38.71	35.38	60	21.01	30.67	41	37.11	36.68	56	13.70	28.18	31	4.46	16.97	28
Net loans and leases / Total deposits	73.82	73.06	54	86.98	76.22	79	75.41	72.79	58	91.91	79.43	82	104.37	90.31	85
Net loans and leases / Core deposits	77.58	78.05	55	97.62	83.77	78	79.37	78.25	56	105.89	88.34	82	114.17	103.93	75
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.18	-3.53	78	0.51	0.62	56	0.38	0.12	68	0.70	1.57	40	0.14	0.72	32
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-2.83	-8.82	82	0	1.31	22	-0.80	-0.25	35	1.24	4.31	11	0.78	1.36	39
Structured notes appreciation (depreciation) / Tier 1 capital		-0.15			0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	39.46	20.27	78	14.89	12.84	61	11.16	14.28	52	17.58	11.38	66	27.50	12.67	76
Available-for-sale securities	60.54	77.97	22	85.10	85.49	38	88.83	83.77	48	82.41	87.23	34	71.07	85.40	23
U.S. Treasury securities	1.01	8.39	31	0	5.10	13	0.62	6.70	32	0	4.72	16	0.72	6.15	43
US agency securities (excluding mortgage-backed securities)	1.77	3.73	52	3.83	4.35	64	1.84	4.12	51	4.67	4.01	72	7.80	3.49	80
Municipal securities	4.43	7.89	48	5.92	9.71	51	4.74	8.22	49	6.65	9.83	51	7.85	7.75	59
Mortgage-backed securities	92.77	65.55	91	90.24	66.67	83	92.79	66.54	90	88.68	66.64	79	78.88	67.43	63
Asset-backed securities	0	2.78	22	0	1.97	25	0	2.50	24	0	1.91	24	0	1.66	24
Other debt securities	0	3.16	8	0	3.05	8	0	3.08	8	0	3.01	9	3.33	2.94	71
Mutual funds and equity securities	0.01	0.30	30	0.01	0.36	35	0.01	0.29	33	0.01	0.35	32	1.42	0.40	87
Debt securities 1 year or less	16.45	8.63	80	13.06	9.29	74	11.69	7.78	76	14.76	10.55	75	6.40	11.86	40
Debt securities 1 to 5 years	6.79	18.50	22	9.80	16.09	44	7.05	18.25	26	11.14	17.03	45	18.88	17.94	60
Debt securities over 5 years	76.75	70.45	54	77.13	72.48	47	81.25	71.11	65	74.10	69.86	50	73.30	66.02	48
Pledged securities	34.89	29.79	63	36.78	33.48	55	33.83	32.26	54	40.76	35.67	57	41.86	30.57	65
Structured notes, fair value	0	0.08	41	0	0.05	42	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	70.74	-1.29	90	196.80	156.41	69	127.86	27.98	91	152.62	183.32	57	-29.84	26.69	11
Investment securities	19.84	28.40	47	41.05	31.91	69	35.18	31.36	59	26.31	23.62	65	12.71	11.75	63
Core deposits	15.29	14.47	64	23.16	29.18	34	24.81	16.94	79	18.19	26.88	21	4.62	11.23	30
Noncore funding	-22.23	-10.65	33	-28.43	-25.09	50	-26.91	-14.79	32	-4.67	-12.18	58	34.59	6.59	86

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			2,220,350	1,894,641	2,127,767
Commit: Secured commercial real estate loans	858,968	722,900	765,871	665,776	975,649
Commit: Unsecured real estate loans	37,303	34,141	26,301	45,523	61,874
Credit card lines (reported semiannually, June/Dec)			0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	106,205	83,700	96,332	91,504	90,927
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	5,000	0	7,000	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	5,000	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	5,295,315	6,207,472	5,551,773	6,258,479	7,067,198
Written options contracts (interest rate)	2,879,862	4,749,646	2,858,415	4,948,054	4,292,672
Purchased options contracts (interest rate)	90,000	156,000	72,000	108,000	169,700
Interest rate swaps	638,344	260,374	479,645	209,404	65,012
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							11.88	22.78	12	11.18	22.01	12	14.02	23.52	19
Standby letters of credit	0.58	0.64	60	0.47	0.67	50	0.52	0.65	54	0.54	0.71	52	0.60	0.84	51
Commercial and similar letters of credit	0	0.02	21	0	0.02	20	0	0.02	20	0	0.02	20	0	0.02	17
Securities lent	0	0.08	42	0	0.11	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.26	27	0	0.28	26	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0.03	0.18	63	0	0.18	29	0.04	0.18	64	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0.03	0.19	71	0	0.17	34	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	34	0	0.16	34	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	48.50	45.51	80	64.32	42.67	82	47.95	46.30	79	68.01	48.62	82	76.42	68.47	80
Interest rate contracts	48.50	33.09	84	64.32	30.32	86	47.95	32.46	83	68.01	34.36	86	76.42	47.31	82
Interest rate futures and forward contracts	28.85	4.02	91	35.10	4.59	91	29.71	3.25	91	36.94	6.21	89	46.58	10.67	88
Written options contracts (interest rate)	15.69	1.59	92	26.86	2	94	15.29	1.41	92	29.20	2.18	93	28.29	2.47	92
Purchased options contracts (interest rate)	0.49	1.35	65	0.88	1.45	71	0.39	1.31	64	0.64	1.46	66	1.12	2.65	68
Interest rate swaps	3.48	19.54	24	1.47	20.33	17	2.57	20.49	19	1.24	20.83	13	0.43	28.86	11
Foreign exchange contracts	0	6.48	26	0	6.19	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts	0	3.96	27	0	3.83	26	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange)	0	0.05	41	0	0.03	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	41	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.74	39	0	0.71	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.07	35	0	0.80	33	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.08	43	0	0.06	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.36	38	0	0.27	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.26	39	0	0.18	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.32	38	0	0.27	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							22.34	44.98	17	19.09	42.82	13	24.79	45.53	27

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	8,903,521	11,373,492	8,961,833	11,523,937	11,594,582
Interest rate contracts	8,903,521	11,373,492	8,961,833	11,523,937	11,594,582
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	5,295,315	6,207,472	5,551,773	6,258,479	7,067,198
Written options	2,879,862	4,749,646	2,858,415	4,948,054	4,292,672
Exchange-traded	0	0	0	0	0
Over-the-counter	2,879,862	4,749,646	2,858,415	4,948,054	4,292,672
Purchased options	90,000	156,000	72,000	108,000	169,700
Exchange-traded	90,000	156,000	72,000	108,000	138,500
Over-the-counter	0	0	0	0	31,200
Swaps	638,344	260,374	479,645	209,404	65,012
Held for trading	8,903,521	11,373,492	8,961,833	11,523,937	11,594,582
Interest rate contracts	8,903,521	11,373,492	8,961,833	11,523,937	11,594,582
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	4,351,159	6,254,228	3,865,818	6,458,482	6,222,910
One year or less	3,747,815	6,050,105	3,452,673	6,290,828	6,168,996
Over 1 year to 5 years	340,381	113,505	225,413	97,036	33,914
Over 5 years	262,963	90,618	187,732	70,618	20,000
Gross negative fair value (absolute value)	39,360	54,455	21,801	74,598	17,141
Gross positive fair value	108,450	136,509	48,123	126,898	33,129
Held for trading	108,450	136,509	48,123	126,898	33,129
Non-traded	0	0	0	0	0
Current credit exposure on risk-based capital derivative contracts	77,339	130,866	41,004	120	1,311
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name _____ City/State _____

Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer #	Pct												
Percent of Notional Amount															
Interest rate contracts	100	93.91	75	100	94.52	76	100	94.17	75	100	94.10	77	100	93.44	80
Foreign exchange contracts	0	3.18	25	0	3.16	25	0	3.47	25	0	3.49	25	0	3.20	22
Equity, commodity, and other contracts	0	1.19	34	0	1.04	33	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards															
Written options	59.47	10.22	93	54.58	12.82	92	61.95	11.16	93	54.31	14.05	93	60.95	13.49	94
Exchange-traded	32.35	6.03	94	41.76	8.11	96	31.90	6.28	94	42.94	8.18	96	37.02	5.91	95
Over-the-counter	0	0.13	42	0	0.10	42	0	0.12	42	0	0.14	40	0	0.15	42
Purchased options	32.35	5.74	94	41.76	7.80	96	31.90	5.96	94	42.94	7.73	96	37.02	5.10	95
Exchange-traded	1.01	3.59	51	1.37	3.58	55	0.80	3.27	50	0.94	3.42	49	1.46	4.42	54
Over-the-counter	1.01	0.13	89	1.37	0.11	90	0.80	0.12	89	0.94	0.15	89	1.19	0.28	88
Swaps	0	3.11	21	0	3.15	21	0	2.87	21	0	2.86	21	0.27	3.35	46
Held for trading															
Interest rate contracts	100	38.74	97	100	42.14	97	100	40.42	97	100	43.53	96	100	44.16	97
Foreign exchange contracts	100	32.48	97	100	36.29	97	100	34.15	97	100	36.62	96	100	37.24	97
Equity, commodity, and other contracts	0	1.60	34	0	1.47	33	0	1.68	33	0	1.60	32	0	1.60	30
Non-traded															
Interest rate contracts	0	61.26	2	0	57.86	2	0	59.58	2	0	56.47	3	0	55.84	2
Foreign exchange contracts	0	57.41	2	0	54.11	2	0	56.71	3	0	53.82	3	0	52.22	2
Equity, commodity, and other contracts	0	0.37	32	0	0.45	33	0	0.40	33	0	0.46	34	0	0.34	33
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	0	0.11	38	0	0.12	37	0	0.09	38	0	0.10	37	0	0.13	38
Over 1 year to 5 years	48.87	92.63	6	54.99	90.92	7	43.14	92.53	6	56.04	91.48	9	53.67	93.86	8
Over 5 years	42.09	27.97	71	53.19	26.80	78	38.53	27.56	70	54.59	32.05	75	53.21	32.17	70
Gross negative fair value (absolute value)	3.82	26.35	18	1	28.69	11	2.52	27.01	14	0.84	27.06	9	0.29	30.45	9
Gross positive fair value	2.95	29.53	16	0.80	30.03	12	2.09	29.89	14	0.61	29.56	11	0.17	28.09	12
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.44	1.21	15	0.48	1.21	24	0.24	0.98	17	0.65	1.55	32	0.15	0.83	12
Gross positive fair value (X)	1.22	1.52	53	1.20	1.70	26	0.54	1.34	11	1.10	2.23	18	0.29	1.19	10
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.02	0.06	46	0.02	0.05	52	0.01	0.04	38	0.04	0.07	55	0.01	0.06	41
Gross positive fair value (X)	0.05	0.06	67	0.06	0.07	63	0.02	0.05	43	0.06	0.09	51	0.02	0.07	38
Held for trading (X)	0.05	0.04	77	0.06	0.05	75	0.02	0.04	61	0.06	0.07	64	0.02	0.06	52
Non-traded (X)	0	0.01	4	0	0.01	6	0	0.01	5	0	0.02	4	0	0.01	5
Current credit exposure (X)	0.03	0.04	70	0.06	0.05	67	0.02	0.04	48	0	0.06	10	0	0.05	15
Credit losses on derivative contracts	0	0	47	0	0	47	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.72	0.47	77	1.19	0.61	82	0.38	0.46	61	0	0.85	11	0.01	0.73	15

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATRR					
Beginning balance	91,352	149,044	149,044	61,136	59,486
Gross losses	1,337	368	3,228	24,040	8,489
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	1,055	932	3,749	2,895	2,933
Net losses	282	-564	-521	21,145	5,556
Provision for loan and lease losses	115	-5,109	-58,213	96,491	7,206
Adjustments	0	0	0	12,562	0
Ending balance	91,185	144,499	91,352	149,044	61,136
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0	0.04	47	-0.12	-0.11	41	-0.33	-0.09	10	0.59	0.51	65	0.05	0.15	23
Provision for loan and lease losses / Average loans and leases	0	0.06	47	-0.20	-0.20	44	-0.59	-0.16	8	0.97	0.82	68	0.08	0.24	27
Provision for loan and lease losses / Net loan and lease losses	40.78	49.50	49	905.85	-168.35	93	11,173.32	-105.48	99	456.33	487.86	62	129.70	130.58	60
Allowance for loan and lease losses / Total loans and leases not held for sale	1.17	1.20	50	1.85	1.49	76	1.16	1.23	45	1.94	1.58	75	0.83	0.83	50
Allowance for loan and lease losses / Total loans and leases	0.97	1.17	28	1.40	1.47	48	0.94	1.20	27	1.42	1.55	44	0.64	0.81	35
Allowance for loan and lease losses / Net loans and leases (X)	80.84	38.27	83		18.09			21.39		7.05	11.58	50	11	8.03	76
Allowance for loan and lease losses / Nonaccrual assets	210.18	355.27	34	184.60	291.29	30	181.88	364.13	25	191.13	299.17	36	169.28	218.72	55
ALLL / 90+ days past due + nonaccrual loans and leases	69.67	284.19	8	42.07	246.27	3	82.30	287.08	10	46.34	244.34	4	42.56	151.73	8
Gross loan and lease losses / Average loans and leases	0.06	0.17	36	0.01	0.24	7	0.03	0.19	12	0.24	0.34	47	0.10	0.28	28
Recoveries / Average loans and leases	0.05	0.07	42	0.04	0.08	32	0.04	0.08	30	0.03	0.07	24	0.03	0.08	31
Net losses / Average loans and leases	0.01	0.09	34	-0.02	0.16	5	-0.01	0.11	9	0.21	0.27	53	0.06	0.21	29
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	46	0	0	44	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	32.68	10.98	94	3.88	7.39	29	15.59	34.67	20	34.10	33.98	59	21.29	36.22	27
Earnings coverage of net loan and lease losses (X)	106.63	38.54	81	-277.67	25.70	3	-855.78	39.72	0	31.25	22.91	75	55.35	24.40	87

Net Loan and Lease Losses By Type

Real estate loans	0	-0.01	54	-0.02	0.03	21	0	0.02	32	0.06	0.04	70	0.03	0.01	70
Real estate loans secured by 1-4 family	0	-0.02	79	-0.04	-0.01	23	-0.01	-0.02	51	0.02	0.01	69	0.03	0.01	73
Revolving	0	-0.08	73	-10.42	-0.03	1	-3.18	-0.07	3	0	0.01	54	18.93	0.02	99
Closed-end	0	-0.02	79	-0.02	-0.01	27	0	-0.01	53	0.02	0	77	0	0	38
Commercial real estate loans	0	0	32	0	0.05	30	0	0.04	37	0.10	0.07	72	0.03	0.01	73
Construction and land development	0	-0.02	72	0	0	57	0	0	64	0	0	59	0	-0.01	60
1-4 family	0	0	58	0	0	58	0	0	57	0	0	59	0	0	55
Other	0	-0.01	71	0	0	57	0	0	64	0	0	57	0	-0.01	61
Multifamily	0	0	57	0	0	54	0	0.01	48	0	0	58	0	0	56
Nonfarm nonresidential	0	0.01	25	0	0.07	24	0	0.05	37	0.14	0.11	72	0.04	0.02	74
Owner-occupied	0	0	19	0	0.01	27	0	0.01	64	0	0.02	10	0	0.01	59
Other	0	0	54	0	0.06	22	0	0.04	27	0.14	0.08	79	0.04	0.01	85
Real estate loans secured by farmland	-0.01	0	15	-0.01	0	17	-0.01	0	20	-0.01	0.02	9	0.06	0.01	90
Commercial and industrial loans	0.09	0.11	57	-0.06	0.20	9	-0.03	0.17	12	1.10	0.47	86	0.21	0.37	38
Loans to individuals	0.03	0.70	6		1.06		0.02	0.71	2	0.19	1.13	13	1.15	1.17	59
Credit card loans		1.88			2.41			1.84			2.92			3.11	
Agricultural loans	1.39	0	98	0	0.02	50	-0.09	0.02	11	0	0.19	35	-0.13	0.08	7
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0	0.16	17	-0.01	0.09	16	0	0.10	46	0.03	0.15	49	0.05	0.15	50

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Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	14,775	19,837	12,651	18,701	53,159
90+ days past due loans and leases	87,489	265,230	60,774	243,630	107,524
Nonaccrual loans and leases	43,384	78,276	50,227	77,980	36,116
Total past due and nonaccrual loans and leases	145,648	363,343	123,652	340,311	196,799
Restructured					
Restructured 30-89 days past due	0	0	0	0	699
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	5,999	15,757	5,864	16,024	11,868
Total restructured loans and leases	5,999	15,757	5,864	16,024	12,567
Loans Held for Sale					
30-89 days past due loans held for sale	4,210	4,953	3,632	4,963	16,291
90+ days past due loans held for sale	20,223	43,249	24,267	44,800	42,875
Nonaccrual loans held for sale	1,867	8,284	2,915	10,886	4,822
Total past due and nonaccrual loans held for sale	26,300	56,486	30,814	60,649	63,988
Restructured loans and leases in compliance	889	1,584	922	1,954	1,474
Other real estate owned	2,175	19,899	2,833	21,289	18,202
Other Assets					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Loans and Leases															
30-89 days past due loans and leases	0.16	0.32	28	0.19	0.33	35	0.13	0.32	25	0.18	0.39	24	0.56	0.43	74
90+ days past due loans and leases	0.93	0.10	94	2.56	0.11	97	0.62	0.10	92	2.32	0.12	96	1.13	0.15	95
Nonaccrual loans and leases	0.46	0.44	57	0.76	0.65	67	0.51	0.46	61	0.74	0.66	62	0.38	0.51	36
90+ days past due and nonaccrual loans and leases	1.39	0.59	92	3.32	0.82	95	1.14	0.62	85	3.07	0.85	95	1.51	0.71	91
Restructured															
30-89 days past due restructured	0	0.01	17	0	0.01	20	0	0.01	21	0	0.01	16	0.01	0.01	57
90+ days past due restructured	0	0	31	0	0	30	0	0	30	0	0.01	29	0	0.01	29
Nonaccrual restructured	0.06	0.10	49	0.15	0.13	64	0.06	0.10	45	0.15	0.13	64	0.13	0.14	57
30-89 days past due loans held for sale	0.04	0	93	0.05	0	97	0.04	0	92	0.05	0	95	0.17	0	98
90+ days past due loans held for sale	0.21	0	97	0.42	0	98	0.25	0	96	0.43	0	97	0.45	0	99
Nonaccrual loans held for sale	0.02	0	89	0.08	0	94	0.03	0	92	0.10	0.01	94	0.05	0	93
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.16	0.32	28	0.19	0.33	35	0.13	0.32	25	0.18	0.40	24	0.56	0.43	74
90+ days past due assets	0.93	0.10	94	2.56	0.11	97	0.62	0.10	92	2.32	0.12	96	1.13	0.15	95
Nonaccrual assets	0.46	0.45	57	0.76	0.66	67	0.51	0.47	61	0.74	0.67	62	0.38	0.53	36
30+ days past due and nonaccrual assets	1.54	0.94	83	3.51	1.18	93	1.27	0.97	74	3.25	1.29	91	2.07	1.19	86
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.71	0.35	87	1.94	0.50	95	0.59	0.36	83	1.90	0.52	95	0.95	0.44	90
90+ days past due and nonaccrual assets + other real estate owned	0.72	0.36	87	2.06	0.53	94	0.61	0.37	83	2.02	0.55	95	1.07	0.48	90
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.25	0.41	32	0.56	0.58	54	0.29	0.41	40	0.60	0.60	55	0.37	0.53	32
Allowance for loan and lease losses	50.94	62.77	49	69.04	69.27	57	59.09	62.64	58	67.91	66.66	58	92.40	115.41	43
Equity capital + allowance for loan and lease losses	1.82	3.67	23	3.89	5.03	40	2.07	3.60	29	4.09	4.97	39	2.61	4.28	29
Tier 1 capital + allowance for loan and lease losses	1.97	4.23	21	4.22	5.96	35	2.29	4.30	25	4.48	6.05	34	3	5.65	22
Loans and leases + other real estate owned	0.49	0.69	38	0.96	0.97	56	0.55	0.71	45	0.96	0.97	55	0.59	0.85	35

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

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Past Due and Nonaccrual Loans and Leases

		03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer #	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate																
	30–89 days past due	0.14	0.26	38	0.26	0.31	51	0.16	0.26	37	0.21	0.39	32	0.66	0.38	83
	90+ days past due	1.23	0.13	92	3.67	0.13	96	0.85	0.12	89	3.30	0.16	96	1.57	0.16	94
	Nonaccrual	0.35	0.51	44	0.58	0.76	45	0.39	0.52	45	0.59	0.76	44	0.30	0.46	38
Commercial and industrial																
	30–89 days past due	0.41	0.26	75	0.09	0.22	33	0.09	0.24	25	0.19	0.23	54	0.62	0.31	83
	90+ days past due	0	0.03	18	0	0.02	15	0	0.04	18	0	0.03	16	0.02	0.05	51
	Nonaccrual	1.62	0.53	92	2.35	0.69	95	2.01	0.57	92	2.17	0.75	94	1.35	0.83	77
Individuals																
	30–89 days past due	0.92	0.67	77	0.23	0.53	29	0.54	0.63	49	0.47	0.83	30	1.17	0.83	69
	90+ days past due	0	0.08	21	0	0.11	20	0	0.09	17	0	0.14	19	0	0.17	16
	Nonaccrual	0.09	0.16	50	0.11	0.22	46	0.09	0.17	50	0.10	0.28	41	0.06	0.17	43
Depository institution loans																
	30–89 days past due		0			0.01			0.01			0			0	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.01			0			0			0			0	
Agricultural																
	30–89 days past due	0	0.16	31	0	0.17	31	0	0.07	30	0.71	0.17	88	0.58	0.24	79
	90+ days past due	0	0	42	0	0	44	0	0	42	0	0	44	0	0	42
	Nonaccrual	0.26	0.71	66	0.50	0.44	74	0.32	0.70	71	0.49	0.49	71	0.42	0.67	63
Foreign governments																
	30–89 days past due		0			0.03			0.50			0			0.07	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.23			0.04			0.15			0.09			0.03	
Other loans and leases																
	30–89 days past due	0.02	0.13	46	0	0.13	35	0	0.12	37	0.01	0.18	41	0.01	0.20	34
	90+ days past due	0	0.01	34	0	0.01	34	0	0.01	69	0	0.01	70	0	0.01	62
	Nonaccrual	0.11	0.08	76	0.12	0.15	66	0.10	0.09	70	0.14	0.15	65	0	0.13	15

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	
Memoranda																
1-4 family	30-89 days past due	0.31	0.44	46	0.36	0.47	48	0.31	0.46	42	0.38	0.65	32	1.08	0.67	81
	90+ days past due	2.91	0.25	93	8.15	0.28	96	1.93	0.24	92	7.22	0.33	96	3.78	0.31	92
	Nonaccrual	0.62	0.68	56	0.95	0.88	64	0.67	0.71	57	0.96	0.89	63	0.43	0.73	33
Revolving	30-89 days past due	19.68	0.27	98	0	0.31	6	0	0.28	9	0	0.48	5	0	0.45	5
	90+ days past due	0	0.03	34	0	0.03	32	0	0.02	35	0	0.03	30	0	0.05	24
	Nonaccrual	5.83	1.02	91	6.61	1.31	92	6.33	1.18	89	6.49	1.13	91	6.08	1	95
Closed-end	30-89 days past due	0.29	0.46	44	0.36	0.48	47	0.31	0.49	42	0.38	0.65	34	1.08	0.70	77
	90+ days past due	2.91	0.28	91	8.16	0.31	96	1.93	0.26	89	7.23	0.38	96	3.79	0.35	92
	Nonaccrual	0.62	0.66	59	0.94	0.85	64	0.66	0.67	58	0.95	0.87	63	0.42	0.70	38
Junior lien	30-89 days past due	0	0.01	12	0	0.01	9	0	0.01	11	0	0.02	26	0	0.02	9
	90+ days past due	0	0	36	0	0	35	0	0	36	0	0	32	0	0	29
	Nonaccrual	0	0.03	20	0	0.05	14	0	0.03	17	0	0.04	14	0	0.04	19
Commercial real estate	30-89 days past due	0.02	0.16	15	0.17	0.22	58	0.04	0.15	34	0.06	0.26	30	0.36	0.18	82
	90+ days past due	0	0.01	30	0	0.02	24	0	0.01	28	0	0.02	23	0.02	0.03	66
	Nonaccrual	0.15	0.37	31	0.27	0.62	26	0.16	0.38	29	0.28	0.62	27	0.21	0.23	57
Construction and development	30-89 days past due	0	0.19	17	0	0.22	30	0.10	0.17	65	0	0.28	25	0.92	0.28	88
	90+ days past due	0	0	38	0	0.01	35	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	0	0.17	31	0.06	0.50	38	0	0.20	31	0.06	0.41	38	0.13	0.20	61
1-4 family	30-89 days past due	0	0.03	29	0	0.03	30	0.10	0.02	88	0	0.03	28	0.17	0.06	83
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.02	32	0	0.02	29	0	0.01	32	0	0.03	27	0	0.02	30
Other	30-89 days past due	0	0.14	20	0	0.16	35	0	0.13	21	0	0.22	30	0.75	0.20	88
	90+ days past due	0	0	39	0	0	38	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0	0.14	34	0.06	0.43	45	0	0.16	36	0.06	0.35	45	0.13	0.17	66
Multifamily	30-89 days past due	0	0.06	29	0	0.08	27	0	0.07	27	0	0.09	22	0.02	0.08	54
	90+ days past due	0	0	46	0	0	45	0	0	46	0	0	45	0	0	41
	Nonaccrual	0.03	0.12	59	0.03	0.13	51	0.04	0.17	59	0.03	0.11	50	0	0.05	21
Nonfarm non-residential	30-89 days past due	0.02	0.13	23	0.24	0.20	67	0.03	0.13	29	0.09	0.23	42	0.18	0.14	66
	90+ days past due	0	0.01	34	0	0.02	27	0	0.01	31	0	0.02	26	0.03	0.03	69
	Nonaccrual	0.20	0.45	35	0.36	0.78	29	0.22	0.45	40	0.37	0.80	30	0.27	0.28	57
Owner Occupied	30-89 days past due	0.02	0.04	43	0.09	0.06	75	0.02	0.04	47	0.02	0.07	38	0.07	0.07	60
	90+ days past due	0	0	38	0	0	33	0	0	37	0	0	33	0.03	0.01	80
	Nonaccrual	0.16	0.17	51	0.31	0.32	56	0.14	0.17	48	0.31	0.27	59	0.13	0.16	52
Other	30-89 days past due	0	0.08	12	0.15	0.12	67	0	0.08	35	0.07	0.14	55	0.11	0.07	73
	90+ days past due	0	0.01	39	0	0.01	34	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual	0.04	0.24	29	0.05	0.40	20	0.08	0.23	36	0.06	0.44	20	0.15	0.10	70
Farmland	30-89 days past due	0.09	0.17	69	0	0.13	30	0.03	0.10	65	0	0.11	30	1.27	0.23	91
	90+ days past due	0	0	45	0	0.01	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0.35	0.67	61	0.90	1.14	63	0.36	0.69	59	0.87	1.13	60	0.23	0.84	46
Credit card	30-89 days past due		0.87			0.75			0.81			0.95			1.19	
	90+ days past due		0.45			0.56			0.45			0.63			0.78	
	Nonaccrual		0.12			0.10			0.10			0.05			0.11	

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	1,277,083	1,320,972	1,275,873	1,319,384	1,446,760
Retained earnings	1,274,009	1,117,538	1,265,806	1,010,634	644,860
Accumulated other comprehensive income (AOCI)	-80,565	3,486	-10,219	17,763	11,419
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	2,470,527	2,441,996	2,531,460	2,347,781	2,103,039
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	278,522	282,367	279,323	283,438	315,240
Accumulated other comprehensive income-related adjustments	-80,565	3,486	-10,219	17,763	11,419
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	2,272,570	2,156,143	2,262,356	2,046,580	1,776,380
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	2,272,570	2,156,143	2,262,356	2,046,580	1,776,380
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	65,000	0	65,000	65,000
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	0	65,000	0	65,000	65,000
Less: Additional tier 1 capital deductions	0	0	0	0	18,411
Additional tier 1 capital	0	65,000	0	65,000	46,589
Tier 1 Capital	2,272,570	2,221,143	2,262,356	2,111,580	1,822,969
Tier 2 Capital					
Tier 2 capital instruments and related surplus	200,000	200,000	200,000	200,000	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	97,672	137,327	91,352	134,853	63,212
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	297,672	337,327	291,352	334,853	63,212
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	16,275	35,718	21,700	36,749	18,411
Tier 2 capital	281,397	301,609	269,652	298,104	44,801
Exited advanced approach tier 2 capital					
Total capital	2,553,967	2,522,752	2,532,008	2,409,684	1,867,770
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	18,522,839	17,327,621	18,258,325	16,968,000	14,658,902
Less: Deductions from common equity tier 1 capital	278,522	282,367	279,323	283,438	315,240
Less: Other deductions	-6,594	-22,811	-8,792	-23,842	0
Total assets for leverage ratio	18,250,911	17,068,065	17,987,794	16,708,404	14,343,662
Total risk-weighted assets	10,698,673	10,986,151	10,658,929	10,788,221	10,639,668
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	21.24	12.18	97	19.63	12.54	96	21.23	12.37	98	18.97	12.35	94	16.69	12.11	91
Common equity tier 1 capital, column B	0	0.26	46	0	0.28	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	21.24	12.88	97	20.22	13.31	96	21.23	13.11	97	19.57	13.08	94	17.13	12.78	89
Tier 1 capital, column B	0	0.31	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	23.87	14.72	98	22.96	15.37	97	23.75	14.91	99	22.34	15.23	96	17.55	14.36	85
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	12.45	9.06	94	13.01	9.15	96	12.58	8.98	94	12.64	9.13	95	12.71	9.76	93
Supplementary leverage ratio, advanced approaches HCs		6.62			7.94			6.71			8.72			7.41	

BHC Name _____ City/State _____

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	241,068		-100.00
Total property and casualty assets	0	0	0	0	241,068		-100.00
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	99,212		-100.00
Total property and casualty equity	0	0	0	0	99,212		-100.00
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	1,585	12,641		-100.00
Total property and casualty	0	0	0	1,585	12,641		-100.00
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	20,684		-100.00
Unearned premiums (P/C)	0	0	0	0	67,913		-100.00
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	0	0	0	0	140,872		-100.00
Other insurance activities income	0	0	0	0	8,588		-100.00
Insurance and reinsurance underwriting income	0	0	0	0	132,284		-100.00
Premiums	0	0	0	0	132,284		-100.00
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	132,284		-100.00
Insurance benefits, losses, expenses	0	0	0	0	124,935		-100.00
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	27,496	26,925	27,374	26,805	26,216	2.12	15.32

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	1.59	0.01	96
Insurance underwriting assets (P/C) / Total insurance underwriting assets	50.48			54.39			53.11			53.67			100	51.47	79
Insurance underwriting assets (L/H) / Total insurance underwriting assets	49.52			45.61			46.89			46.33			0	48.53	20
Separate account assets (L/H) / Total life assets	11.64			12.21			13.40			11.24				7.26	
<hr/>															
Insurance activities revenue / Adjusted operating income	0	0.38	16	0	0.38	11	0	0.36	11	0	0.41	11	8.54	0.47	96
Premium income / Insurance activities revenue	3.33			2.23			2.76			2.84			93.90	7.32	93
Credit related premium income / Total premium income	37.50			33.33			32.99			38.23			0	34.91	29
Other premium income / Total premium income	62.50			66.67			67.01			61.77			100	65.09	70
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.02	45	0	0.02	44	0.35	0.03	92	5.61	0.08	96
Insurance net income (P/C) / Equity (P/C)	25.60			22.15			23.22			15.59			12.74	19.86	57
Insurance net income (L/H) / Equity (L/H)	150.40			3.56			4.49			3.62				5.13	
Insurance benefits, losses, expenses / Insurance premiums	2,703.20			1,367.96			927.51			447.82			94.44	233.61	59
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0.07			0.07			0	0.15	42
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0				0.15	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	1.16	12.22	11	1.14	11	13	1.16	12	10	1.19	11.03	13	1.39	11.51	15
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.46	37	0	0.50	37	0	0.46	37	0	0.75	37	0	1.39	34

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	9,950	9,462	8,953	9,385	7,453
Real estate loans	3,137	3,758	3,194	3,981	3,666
Commercial and industrial loans	6,813	5,704	5,759	5,404	3,787
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	9,950	9,462	8,953	9,385	7,453
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.70	33	0	0.69	33	0	0.66	33	0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits		0.14			0.13			0.14			0.42			1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.72			0.37			0.20			5.18			27.03	
Commercial and industrial loans		1.62			1.94			0.79			0.64			0.29	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases	5.16	10.28	57	17.63	-6.17	81	-4.60	6.83	44	25.92	-2.40	82	42.18	22.48	83
Total selected assets	5.16	17.19	58	17.63	-2.56	76	-4.60	9.48	40	25.92	2.04	78	42.18	12.40	85
Deposits		-5.48			2.95			0.73			3.46			10.36	

BHC Name _____ City/State _____

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	6,432,236	12,124,282	6,355,927	14,643,623	4,948,441	-46.95	18.53
1–4 family residential loans	6,432,236	12,124,282	6,355,927	14,643,623	4,948,441	-46.95	18.53
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Activity as a Percent of Total Assets					
Securitization activities	35.04	68.57	34.01	86.42	32.61
1–4 family residential loans	35.04	68.57	34.01	86.42	32.61
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1–4 family residential loans	59.46	68.40	58.97	71.69	53.76
Home equity lines	0.02	0.02	0.02	0.02	0.03
Credit card receivables	0	0	0	0	0
Auto loans and other consumer loans	0.11	0.09	0.13	0.09	0.20
Commercial and industrial loans	6.63	6.45	6.44	5.83	7.76
All other loans and leases	33.78	25.04	34.44	22.37	38.25

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0
Seller's interest carried as securities and loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0

	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
30-89 Days Past Due Securitized Assets								
1-4 family residential loans	133,753	172,179	144,192	272,823	237,553	-22.32	48.80	
Home equity lines	0	0	0	0	0			
Credit card receivables	0	0	0	0	0			
Auto loans	0	0	0	0	0			
Commercial and industrial loans	0	0	0	0	0			
All other loans and leases	0	0	0	0	0			
Total 30-89 days past due securitized assets	133,753	172,179	144,192	272,823	237,553	-22.32	48.80	
90+ Days Past Due Securitized Assets								
1-4 family residential loans	122,309	333,759	99,836	296,922	71,013	-63.35	339.52	
Home equity lines	0	0	0	0	0			
Credit card receivables	0	0	0	0	0			
Auto loans	0	0	0	0	0			
Commercial and industrial loans	0	0	0	0	0			
All other loans and leases	0	0	0	0	0			
Total 90+ days past due securitized assets	122,309	333,759	99,836	296,922	71,013	-63.35	339.52	
Total past due securitized assets	256,062	505,938	244,028	569,745	308,566	-49.39	117.52	
Net Losses on Securitized Assets								
1-4 family residential loans	0	0	0	0	0			
Home equity lines	0	0	0	0	0			
Credit card receivables	0	0	0	0	0			
Auto loans	0	0	0	0	0			
Commercial and industrial loans	0	0	0	0	0			
All other loans and leases	0	0	0	0	0			
Total net losses on securitized assets	0	0	0	0	0			

BHC Name _____ City/State _____

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	2.08	1.42	2.27	1.86	4.80
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	2.08	1.42	2.27	1.86	4.80
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	1.90	2.75	1.57	2.03	1.44
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	1.90	2.75	1.57	2.03	1.44
Total past due securitized assets percent of securitized assets	3.98	4.17	3.84	3.89	6.24
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.51	1.20	1.62	1.59	3.45
Home equity lines	19.68	0	0	0	0
Credit card receivables					
Commercial and industrial loans	0.41	0.09	0.09	0.19	0.62
All other loans and leases	0.02	0.12	0.03	0.05	0.28
Total managed loans past due 30–89 days	0.94	0.85	0.97	1.16	2.01
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	2.22	3.90	1.69	3	2.29
Home equity lines	0	0	0	0	0
Credit card receivables					
Commercial and industrial loans	0	0	0	0	0.02
All other loans and leases	0	0	0	0	0.02
Total managed loans past due 90+ days	1.32	2.67	1	2.15	1.24
Total Past Due Managed Assets	2.26	3.52	1.97	3.31	3.25
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0	-0.01	0	0	0
Home equity lines	0	-10.42	-3.18	0	18.93
Credit card receivables					
Commercial and industrial loans	0.09	-0.06	-0.03	1.10	0.21
All other loans and leases	0	0	0	0.08	0.04
Net Losses on Managed Assets Percent of Total Managed Assets	0.01	-0.01	0	0.08	0.04

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Parent Company Income Statement

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change		
						1-Year	5-Year	
Operating Income								
Income from bank subsidiaries	11,408	11,224	46,142	40,879	38,350	1.64	17450.77	
Dividends	0	0	0	0	0			
Interest	128	118	479	419	74	8.47	96.92	
Management and service fees	11,280	11,106	45,663	40,460	38,276	1.57		
Other income	0	0	0	0	0			
Income from nonbank subsidiaries	6,267	4,821	101,516	75,210	59,906	29.99	150.68	
Dividends	701	0	81,675	56,150	36,950		-71.96	
Interest	947	457	2,615	2,538	4,719	107.22		
Management and service fees	4,581	4,364	17,175	16,522	18,237	4.97		
Other income	38	0	51	0	0			
Income from subsidiary holding companies	55,000	40,000	182,500	151,000	136,000	37.50		
Dividends	55,000	40,000	182,500	151,000	136,000	37.50		
Interest	0	0	0	0	0			
Management and service fees	0	0	0	0	0			
Other income	0	0	0	0	0			
Total income from subsidiaries	72,675	56,045	330,158	267,089	234,256	29.67	2733.33	
Securities gains (losses)	0	0	0	0	0			
Other operating income	30	0	22	5,858	29		2900.00	
Total operating income	72,705	56,045	330,180	272,947	234,285	29.73	2733.40	
Operating Expenses								
Personnel expenses	20,086	18,320	79,176	76,365	69,462	9.64	280.99	
Interest expense	3,533	3,551	14,165	9,690	1,803	-0.51	674.78	
Other expenses	8,569	6,740	34,152	38,783	37,856	27.14	99.00	
Provision for loan and lease losses	0	0	0	0	0			
Total operating expenses	32,188	28,611	127,493	124,838	109,121	12.50	220.79	
Income (loss) before taxes	40,517	27,434	202,687	148,109	125,164	47.69		
Applicable income taxes (credit)	-3,826	-3,035	-14,340	-12,316	-10,781			
Extraordinary items								
Income before undistributed income of subsidiaries	44,343	30,469	217,027	197,236	135,945	45.53		
Equity in undistributed income of subsidiaries	-22,093	89,876	157,468	250,600	89,346			
Bank subsidiaries	0	0	0	0	0			
Nonbank subsidiaries	-6,736	13,783	-46,867	34,077	46,598			
Subsidiary holding companies	-15,357	76,093	204,335	216,523	42,748			
Net income (loss)	22,250	120,345	374,495	447,836	225,291	-81.51	-15.83	
Memoranda								
Bank net income	0	0	0	0	0			
Nonbank net income	-6,035	13,783	34,808	90,227	83,548			
Subsidiary holding companys' net income	39,643	116,093	386,835	367,523	178,748	-65.85	55.09	

BHC Name

City/State

Parent Company Balance Sheet

	Dollar Amount in Thousands								Percent Change	
	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	1-Year	5-Year
Assets										
Investment in bank subsidiaries	5,359	0.19	2,114	0.07	4,388	0.15	1,141	2,880	153.50	
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	5,359	0.19	2,114	0.07	4,388	0.15	1,141	2,880	153.50	
Investment in nonbank subsidiaries	545,742	19.14	546,707	19.27	556,574	19.05	526,660	634,183	-0.18	-11.91
Common and preferred stock	432,082	15.15	497,668	17.54	439,369	15.04	482,256	559,201	-13.18	-29.77
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	109,500	3.84	42,000	1.48	113,250	3.88	42,000	69,401	160.71	
Other receivables	4,160	0.15	7,039	0.25	3,955	0.14	2,404	5,581	-40.90	-4.24
Investment in subsidiary holding companies	1,842,938	64.64	1,836,737	64.74	1,912,290	65.45	1,765,246	1,489,222	0.34	39.77
Common and preferred stock	1,709,566	59.96	1,678,358	59.15	1,795,241	61.45	1,615,313	1,365,210	1.86	44.14
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	113,429	3.98	113,292	3.99	113,394	3.88	113,259	113,131	0.12	0.55
Other receivables	19,943	0.70	45,087	1.59	3,655	0.13	36,674	10,881	-55.77	1.16
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	384,546	13.49	383,265	13.51	367,909	12.59	374,807	101,882	0.33	309.08
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	3,750		-100.00
Premises, furnishings, fixtures and equipment	46,390	1.63	51,497	1.82	48,403	1.66	53,300	57,905	-9.92	175.31
Intangible assets	0	0	0	0	0	0	0	0		-100.00
Other assets	26,324	0.92	16,928	0.60	32,073	1.10	16,827	11,478	55.51	197.72
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	2,851,299	100.00	2,837,248	100.00	2,921,637	100.00	2,737,981	2,301,300	0.50	37.84
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	296	0.01	0	0	387	0.01	0	167		
Borrowings with maturity over 1 year	171,344	6.01	170,492	6.01	172,155	5.89	171,306	176,452	0.50	15.50
Subordinated notes and debentures	197,144	6.91	196,879	6.94	197,076	6.75	196,815	0	0.13	
Other liabilities	16,521	0.58	50,442	1.78	22,607	0.77	29,463	21,350	-67.25	-51.68
Balance due to subsidiaries and related institutions	2,061	0.07	250	0.01	6,744	0.23	16,458	292	724.40	
Total liabilities	387,366	13.59	418,063	14.73	398,969	13.66	414,042	198,261	-7.34	112.21
Equity Capital	2,463,933	86.41	2,419,185	85.27	2,522,668	86.34	2,323,939	2,103,039	1.85	30.64
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	794	0.03	823	0.03	790	0.03	822	906	-3.52	-19.31
Common surplus	1,275,649	44.74	1,319,518	46.51	1,274,446	43.62	1,317,929	1,445,233	-3.32	-18.77
Retained earnings	1,267,415	44.45	1,094,727	38.58	1,257,014	43.02	986,792	644,860	15.77	304.67
Accumulated other comprehensive income	-80,565	-2.83	3,486	0.12	-10,219	-0.35	17,763	11,419		
Other equity capital components	640	0.02	631	0.02	637	0.02	633	621	1.43	7.93
Total liabilities and equity capital	2,851,299	100.00	2,837,248	100.00	2,921,637	100.00	2,737,981	2,301,300	0.50	37.84
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name _____ City/State _____

Parent Company Analysis—Part 1

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	3.51	9.94	6	20.43	12.54	89	15.42	11.94	80	20.22	7.29	98	11.21	9.68	71
Bank net income / Average equity investment in banks		10.44			12.55			11.80			7.45			10.51	
Nonbank net income / Average equity investment in nonbanks	-5.54	11.36	5	11.25	12.53	55	7.35	13.12	44	17.46	9.75	77	15.97	7.89	75
Subsidiary HCs net income / Average equity investment in sub HCs	9.05	8.34	57	28.20	11.69	95	22.46	10.11	90	24.56	7.01	95	13.33	8.55	78
Bank net income / Parent net income	0	97.54	4	0	95.97	4	0	96.79	4	0	88.16	5	0	82.22	7
Nonbank net income / Parent net income		3.43		11.45	2.83	87	9.29	3.40	83	20.15	3.59	91	37.08	5.93	91
Subsidiary holding companies' net income / Parent net income	178.17	80.23	94	96.47	65.70	70	103.30	65.35	80	82.07	68.34	50	79.34	74	46
Leverage															
Total liabilities / Equity capital	15.72	16.87	60	17.28	17.74	67	15.82	16.81	64	17.82	20.06	68	9.43	20.43	42
Total debt / Equity capital	14.97	11.65	70	15.19	11.90	73	14.65	11.71	71	15.84	14.41	70	8.40	14.31	56
Total debt + notes payable to subs that issued TPS / Equity capital	14.97	13.71	62	15.19	14.30	65	14.65	13.63	65	15.84	16.67	65	8.40	16.36	46
Total debt + Loans guaranteed for affiliate / Equity capital	14.97	11.72	70	15.19	12.02	73	14.65	11.77	71	15.84	14.68	70	8.40	14.56	55
Total debt / Equity capital – excess over fair value	14.97	11.75	69	15.19	12	72	14.65	11.81	70	15.84	14.52	69	8.40	14.51	56
Long-term debt / Equity capital	14.96	11.08	71	15.19	11.33	73	14.64	10.95	72	15.84	13.56	70	8.39	13.04	58
Short-term debt / Equity capital	0.01	0.49	80	0	0.52	41	0.02	0.57	76	0	0.77	38	0.01	1.02	73
Current portion of long-term debt / Equity capital	0	0.08	42	0	0.04	41	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	0	0.07	41	0	0.10	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	77.91	40.81	83	68.97	35.48	78	77.24	39.86	79	68.48	34.67	80	44.13	28.44	65
Double Leverage															
Equity investment in subs / Equity capital	86.92	103.47	1	89.95	102.85	2	88.58	103.22	2	90.26	102.81	4	91.51	103.22	7
Total investment in subs / Equity capital	97.16	108.45	11	98.61	108.21	16	98.04	108.40	12	98.67	110.16	14	101.11	111.07	32
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-3.62	0.38	0	-0.51	0.22	10	-0.77	0.29	5	-0.51	0.47	15	-0.79	0.36	8
Equity investment in subs – equity cap / Net income-div (X)		1.31			0.74			1.05			1.82			1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	189.91	129.62	76	171.85	111.20	81	227.96	152.85	80	202.07	136.59	82	196.49	177.68	62
Cash from ops + noncash items + op expense / Op expense + dividend	147.94	125.04	61	156.03	98.58	76	235.66	154.48	80	223.43	147.24	84	230.13	190.27	74
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	153.90	98.29	77	140.28	85.35	75	116.86	98.54	69	291.85	134.08	92	164.39	116.34	85
Pretax operating income + interest expense / Interest expense	1,246.82	2,251.18	61	872.57	1,142.88	56	1,530.90	1,835.33	55	1,628.47	2,016.32	64	7,041.99	1,968.54	89
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,246.82	1,728.15	57	872.57	1,357.31	53	1,530.90	1,770.77	57	1,628.47	1,539.23	74	7,041.99	1,632.83	92
Dividends + interest from subsidiaries / Interest expense + dividends	369.11	145.40	90	302.44	117.86	91	502.92	174.12	95	497.72	150.43	95	565.52	210.80	93
Fees + other income from subsidiaries / Salary + other expenses	55.48	9.52	88	61.73	13.36	86	55.49	11.92	85	49.49	13.95	82	52.66	16.52	80
Net income / Current part of long-term debt + preferred dividends (X)		20.52			33.13			47.61			35.64			57.11	
Other Ratios															
Net assets that reprice within 1 year / Total assets	14.75	3.42	92	14.31	3.97	91	13.01	3.44	91	14.14	3.85	90	4.81	2.64	71
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.24			0.05			0.17			0.10			0.04	
Nonaccrual		0.75			1.22			0.92			1.03			0.54	
Total		1			1.27			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	18.31	1.70	91	19.21	1.80	91	20.15	1.76	91	19.40	2.66	88	24.89	5.62	87
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

BHC Name _____

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Parent Company Analysis—Part 2

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	26.72	64.91	18	32.38	74.87	19	17.96	66.37	9	16.49	81.10	8	21.79	57.84	16
Dividends declared / Net income	53.25	33.46	87	8.20	23.13	20	10.41	28.27	14	7.26	42.29	13	13.15	33.08	17
Net income – dividends / Average equity.....	1.64	6.76	7	18.75	9.52	92	13.82	8.62	87	18.75	4.14	98	9.73	6.46	88
Percent of Dividends Paid															
Dividends from bank subsidiaries	0	124.34	14	0	101.14	15	0	155.92	7	0	132.17	7	0	178.13	9
Dividends from nonbank subsidiaries	5.92	1.65	86	0	3.28	30	209.54	4.90	99	172.64	3.41	99	124.72	7.53	94
Dividends from subsidiary holding companies.....	464.17	3.24	97	405.47	4.75	98	468.21	5.91	98	464.27	4.85	97	459.04	21.40	96
Dividends from all subsidiaries	470.09	153.16	89	405.47	128.99	91	677.75	203.53	94	636.91	174.85	94	583.76	260.40	89
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries		43.39			30.63			45.96			60.28			66.55	
Interest income from bank subsidiaries.....		0.15			0.12			0.11			0.36			0.54	
Management and service fees from bank subsidiaries		0.75			1.08			0.88			1.47			1.55	
Other income from bank subsidiaries.....		0			0			0			0			0	
Operating income from bank subsidiaries		49.34			33.49			51.33			62.88			69.36	
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		31.46		0	47.24	21	234.64	62.63	91	62.23	56.39	54	44.23	82.95	47
Interest income from nonbank subsidiaries.....		2.20		3.32	2.80	78	7.51	2.44	82	2.81	7.38	71	5.65	20.25	63
Management and service fees from nonbank subsidiaries		0.46		31.66	0.53	97	49.34	0.37	98	18.31	0.86	96	21.83	1.92	90
Other income from nonbank subsidiaries.....		0.06		0	0.09	45	0.15	0.07	90	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries		39.06		34.98	69.48	56	291.65	87.22	89	83.36	79.84	53	71.70	150.41	39
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....	138.74	117.80	77	34.46	28.44	55	47.18	38.10	55	41.09	43.51	47	76.08	61.23	42
Interest income from subsidiary holding companies.....	0	11.88	27	0	6.44	22	0	5.26	22	0	8.40	23	0	6.54	25
Management and service fees from subsidiary holding companies.....	0	0.52	47	0	0.37	45	0	0.73	42	0	0.44	45	0	0.36	46
Other income from subsidiary holding companies.....	0	-3.33	52	0	-1.46	52	0	-0.40	50	0	0.01	45	0	0.29	44
Operating income from subsidiary holding companies.....	138.74	126.86	77	34.46	34.47	50	47.18	58.37	40	41.09	55.20	38	76.08	76.49	38
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	60.28	15	0	58.57	15	0	74.16	7	0	69.76	8	0	67.32	10
Interest income from bank subsidiaries.....	0.18	1.04	70	0.21	0.72	70	0.15	0.23	74	0.15	0.63	63	0.03	0.80	46
Management and service fees from bank subsidiaries	15.51	1.48	92	19.82	4.11	88	13.83	1.44	91	14.82	1.87	89	16.34	1.81	91
Other income from bank subsidiaries.....	0	0.01	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	15.69	73.91	21	20.03	71.70	22	13.97	83.13	15	14.98	82.20	15	16.37	78.80	20
Dividends from nonbank subsidiaries	0.96	4.30	77	0	5.32	29	24.74	3.07	90	20.57	1.95	93	15.77	2.65	88
Interest income from nonbank subsidiaries.....	1.30	0.21	89	0.82	0.82	85	0.79	0.18	87	0.93	0.73	85	2.01	1.19	86
Management and service fees from nonbank subsidiaries	6.30	0.01	97	7.79	0.05	98	5.20	0.01	96	6.05	0.02	97	7.78	0.06	98
Other income from nonbank subsidiaries.....	0.05	0	95	0	0.01	47	0.02	0.01	91	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	8.62	6.88	82	8.60	10.59	73	30.75	4.67	90	27.55	4.70	91	25.57	7.29	86
Dividends from subsidiary holding companies.....	75.65	1.52	94	71.37	1.03	96	55.27	2.10	92	55.32	2.53	93	58.05	4.52	90
Interest income from subsidiary holding companies.....	0	0.01	46	0	0.13	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	75.65	3.73	92	71.37	2.35	93	55.27	3.91	92	55.32	4.56	91	58.05	6.08	89
Loans and advances from subsidiaries / Short term debt.....	0	225.56	14		142.34		0	158.10	15		135.13		0	83.37	12
Loans and advances from subsidiaries / Total debt	0	28.43	14	0	29.59	12	0	26.38	13	0	27.08	12	0	28.33	11